

LAI D OFF STATE EMPLOYEE BENEFIT FACT SHEET

Health Benefits

For non-bargaining unit employees: Following the employee's last day of work, a letter will be sent to the employee's home advising them of health insurance continuation provisions under COBRA. Coverage under COBRA will be available for 18 months. Employees will be responsible for paying fees in full, which will be at a higher rate.

For bargaining unit employees: Any laid off full-time bargaining unit state employee who was receiving state-paid health benefits prior to the layoff may be eligible to continue to receive such state paid benefits, as if continuing in active employment**, for a period not to exceed 3 months after the date of termination of state employment. This language is in effect for the duration of the 2011 - 2013 bargaining contract period. ***Please note: the 3 months of state paid coverage is under a COBRA policy, therefore certain benefits will no longer apply (ie: health club (HMO), fitness equipment (HMO), and health education (HMO and POS)).*

In order to qualify for the 3 months of coverage paid by the State, you must meet the following criteria:

1. you must not be eligible to retire and receive post-retirement medical benefits under the provisions of RSA 21-I:26-36 or RSA 100-A:52-55
2. you must not be eligible for employer-paid medical or health care coverage under the plan of any other employer
3. you must not be eligible for coverage through a spouse's employer
4. you must not be eligible for coverage as the spouse of a state employee

For the 3-month period, the state shall pay the full costs of continuing medical and health care coverage. This 3-month period shall be included in the calculation of the entitlements required under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) and any amendments thereto.

Medical (Anthem): Anthem BCBS representatives are available to assist you by calling them toll-free at (800) 933-8415, Monday through Thursday, during the hours of 8:00 AM to 8:00 PM and Friday, during the hours of 8:00 AM to 5:00 PM.

Pharmacy (LGC/Caremark): LGC representatives are available to assist you by calling them toll-free at (800) 527-5001, Monday through Friday, during the hours of 8:30 AM to 4:30 PM. Caremark representatives are available to assist you by calling them toll-free at (888) 726-1630, 24-hours a day, 7 days a week (except Thanksgiving and Christmas).

Dental (Delta Dental): Delta Dental representatives are available to assist you by calling them toll-free at (800) 832-5700 (or 603-223-1234), Monday through Friday, during the hours of 8:00 AM to 4:45 PM.

COBRA: Anthem COBRA representatives are available to assist you by calling them toll-free at (866) 599-3059, Monday through Friday, during the hours of 8:00 AM to 8:00 PM EST.

Division of Personnel
25 Capitol Street, Concord NH 03301
Telephone (603) 271-3261 * Fax (603) 271-1422

General Information Regarding Your Health Benefits:

Your medical, pharmacy and dental coverage will terminate at the end of the month in which you are laid off. In an effort to avoid access to care issues while the COBRA paperwork is in process, you should complete the *Certificate of Eligibility for Continuation of Health Coverage for Laid Off State Employees* form and return it to Tina Hussey at the Division of Personnel, State House Annex, 25 Capitol Street, Concord, NH 03301. If you meet the criteria for the 3 months of state-paid coverage, the Division of Personnel will notify the vendors (Anthem, LGC/Caremark, and Delta Dental) to set up your COBRA policy. If you wish to continue COBRA beyond the 3-months of state-paid coverage, you will be responsible for making the necessary payments to Anthem COBRA by the deadline specified in the official Anthem COBRA notification. Your health coverage will be extended as long as you continue to make timely payments and meet COBRA eligibility guidelines. If you become eligible for other insurance during the first 3 months of state-paid coverage, it is your responsibility to notify the Division of Personnel.

Please note: If you complete the Certificate of Eligibility form and return it to the Division of Personnel, you do not need to complete the official Anthem COBRA enrollment form when it arrives at your home. Please do not discard the official COBRA paperwork when it arrives. You should keep it with your records as it contains important information that you may need to refer to at a later date.

Other Benefits

Life Insurance (Anthem Life): Anthem Life representatives are available to assist you by calling them toll-free at (866) 227-4005, Monday through Friday, during the hours of 8:00 AM to 4:00 PM.

You have 31 days from date of termination to complete the forms to continue your life insurance coverage on an individual basis. If you want to continue your Basic Life insurance (Plans 1 – 7), you must complete a Group Life Conversion form. If you want to continue your Supplemental Life insurance (Plan 8), you must complete a Portability** Benefit Request form. Both forms (and rates) can be downloaded by going to http://admin.state.nh.us/hr/life_insurance.html.

*****Please note, Portability of Plan 8 only applies if you are under age 70. If you are 70 or older when you are laid off, then you must complete a Group Life Conversion form to continue your benefits under Plan 8.***

Great-West – Deferred Compensation: Great-West representatives are available to assist you by calling them toll-free at (877) 457-3535, Monday through Friday. Their hours of operation are Monday, Tuesday, Wednesday, and Friday from 8:00 AM to 4:00 PM and Thursday from 10:00 AM to 6:00 PM.

Distributions are allowed upon your separation from service.

If you choose to withdraw your funds, you should contact Great-West to start the process. Although, there is no penalty for withdrawing funds at termination, there are tax implications

Division of Personnel
25 Capitol Street, Concord NH 03301
Telephone (603) 271-3261 * Fax (603) 271-1422

because the amount you withdraw will be added to your income. You may also elect to leave the funds in your Great-West account, but you will not be able to make additional deposits since they do not accept after-tax contributions.

HRA/HAT (Health Assessment Debit Card): Combined Services representatives are available to assist you by calling them toll-free at (888) 227-9745 extension 2040, Monday through Friday, during the hours of 8:00 AM to 4:30 PM.

The HRA is available to terminated employees who elect COBRA for their medical benefits. *Please note: once you leave employment, your HRA debit card will be inactivated, even if you elect COBRA. You will need to submit manual claims for reimbursement after your termination.*

Flexible Spending Accounts (FSA): Combined Services representatives are available to assist you by calling them toll-free at (888) 227-9745 extension 2040, Monday through Friday, during the hours of 8:00 AM to 4:30 PM.

Medical Flexible Spending Accounts: COBRA will be offered to terminated employees only if they have funds available at date of termination, otherwise, COBRA is not an option.

- If there are funds available at date of termination, the COBRA paperwork and payment schedule will automatically be sent to you. The COBRA payment amount will reflect your previous election amount, plus a 2% administration fee, but it will be invoiced on a monthly basis. Example: If you have elected \$1,200.00 for the year with \$900.00 being contributed in your medical flex spending account, were terminated 9/30/09 and you elect COBRA you will receive a monthly bill for \$100.00 plus the 2% admin fee.
- You will have 60 days to elect COBRA for flex spending. Your first payment will be due 45 days from the election date.
- You may only submit for claims that are incurred during the months that you have flex spending coverage (as an active employee or under COBRA). That means if you don't elect COBRA, you may only submit for claims that occurred prior to your termination date. If you elect COBRA, but only pay through November 30, then you may only submit claims that occurred prior to or on November 30.
- You will have a maximum of 3 months to submit claims for reimbursement after your flex spending account has been closed.
- *Please note: once you leave employment, your flex spending card will be inactivated, even if you elect COBRA. You will need to submit manual claims for reimbursement after your termination.*

Dependent Care Flexible Spending Accounts: COBRA is not an option, but terminated employees may continue to submit claims (after date of termination) for any funds that were available at date of termination.